premiums for severe repetitive loss properties, substantially damaged or improved properties and policy holders who voluntarily allow flood coverage to lapse; (2) clarifies application of actuarial rate phasein for pre-FIRM properties sold after enactment; (3) provides preferred rate premium for properties participating in NFIP during newly established, 5-year delay in mandatory flood insurance purchase requirement; (4) expands availability of installment premium payment program to all policyholders; (5) clarifies that the FEMA Director may work directly with property owners to make mitigation grants for certain repetitive loss properties where States or communities are either unable or unwilling to address repetitive loss issues with a property owner; (6) allows commercial properties with swimming pools located below the base flood level to enclose those pools with breakaway walls outside of hurricane season; (7) requires FEMA to review mapping of surrounding properties following successful appeal of hazard designation in newly mapped areas; (8) clarifies ability of FEMA Administrator to use demolition and rebuilding as mitigation techniques; (9) requires study of the impact of working waterfronts on storm and flood risk; (10) establishes relevant flood insurance related studies; (11) conforms rule writing and implementation of various provisions of bill; and (12) includes other technical improvements;

Pages H5641-44

Putnam amendment (No. 2 printed in H. Rept. 111–537) that requires the FEMA to annually submit a report (no later than December 31 of each calendar year) to Congress on the effectiveness of grants awarded to local government agencies, the activities conducted, and the effect of such activities on the retention or acquisition of flood insurance coverage;

Pages H5644-45

Driehaus amendment (No. 3 printed in H. Rept. 111–537) that provides that if the owner of any property located in an area described in section 102(i)(1) of the Flood Disaster Protection Act of 1973 obtains a letter of map amendment during the 5-year period for such area referred to in such section, FEMA shall reimburse such owner, or such entity or jurisdiction acting on such owners behalf, for any costs incurred in obtaining such letter;

Pages H5645-46

Taylor amendment (No. 5 printed in H. Rept. 111–537) that prohibits the Write Your Own insurance companies that contract with NFIP from excluding coverage of wind damage under their own policies solely because flooding also caused damage to the property. It establishes requirements for adjustment by WYO insurers when there are claims on the same property, from the same event, for flood

damage covered by NFIP and for wind damage covered by the WYO insurer; Pages H5646-48

Miller (MI) amendment (No. 6 printed in H. Rept. 111–537) that requires that the Government Accountability Office conduct a study on ways the private insurance market can contribute to insuring against flood damage, the impact on the National Flood Insurance Program if communities were to opt out, and the feasibility of regionalizing the National Flood Insurance Program so there is no cross-subsidization between regions;

Pages H5648–49

Boswell amendment (No. 7 printed in H. Rept. 111–537) that ensures occupants have relevant information on appropriate evacuation routes, and ensures the outreach program under the bill includes relevant information on where to obtain coverage;

Page H5649

Hill amendment (No. 8 printed in H. Rept. 111–537) that includes "identifying ways to assist communities in efforts to fund the accreditation of flood protection systems" as a function of the Office of the Flood Insurance Advocate; Pages H5649–50

Loebsack amendment (No. 9 printed in H. Rept. 111–537) that requires FEMA to notify a local television and radio station of proposed flood elevation determinations in addition to the current requirement of publication in a prominent local newspaper. Also requires FEMA to make such notifications for communities that have not yet been issued a Letter of Final Determination through the flood insurance map modernization process at the time of enactment;

Page H5650

McMahon amendment (No. 10 printed in H. Rept. 111–537) that (1) permits federal grants to educate local real estate agents in communities participating in the NFIP regarding the program and the availability of coverage under the program for owners and renters of properties and (2) establishes coordination and liaisons with such agents to facilitate purchase of coverage and increase awareness of flood risk reduction;

Pages H5650–51

Flake amendment (No. 4 printed in H. Rept. 111–537) that prohibits funds made available for grants from being used for earmarks (by a recorded vote of 423 ayes to 3 noes, Roll No. 444); and

Pages H5646, H5652-53

Murphy (NY) amendment (No. 11 printed in H. Rept. 111–537) that requires all funds authorized under the Act to be expended in a manner consistent with the manual on Standards of Ethical Conduct for Employees of the Executive Branch (by a recorded vote of 421 ayes with none voting "no", Roll No. 445).

Pages H5651–52, H5653

Agreed that the Clerk be authorized to make technical and conforming changes to reflect the actions of the House.

Page H5656